



Exploring Financial Meaning-Making and Adaptive Strategies among Individuals Facing Economic Uncertainty in Indonesia's Urban Communities

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ABSTRACT

Economic transformations in the digital era have significantly reshaped how individuals experience and interpret financial realities in their daily lives. Within this broader context, previous studies have largely focused on macroeconomic indicators and quantitative models, leaving a critical research gap in understanding subjective financial meaning-making and adaptive responses at the individual level. Despite extensive quantitative studies on financial behaviors, little is known about how individuals construct meaning and negotiate adaptive strategies in response to shifting economic conditions. Here, we apply a descriptive phenomenological approach to uncover the essence of participants' lived experiences and provide insights into how they interpret and respond to economic challenges. Data were collected through in-depth semi-structured interviews with 15 participants, and thematic analysis was conducted to identify recurring patterns of meaning. The findings reveal four central themes: personal meaning-making, adaptive financial strategies, social capital dynamics, and digital coping mechanisms. Participants described diverse strategies for reallocating resources, redefining priorities, and leveraging both technology and community networks to maintain stability amidst uncertainty. These results demonstrate that financial decisions are not solely driven by rational models but are deeply embedded within psychological, cultural, and social contexts. The study contributes to a holistic understanding of economic behavior by integrating phenomenological insights into broader economic frameworks and emphasizes the value of human-centered perspectives in addressing policy challenges. Future research is encouraged to extend these findings across diverse populations and contexts to enrich comparative insights and refine theoretical models of financial adaptation.



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INTRODUCTION

Economic transformations in the contemporary era have profoundly reshaped how individuals experience, interpret, and respond to financial realities in their everyday lives (Doctor-Pingel et al., 2019; Glette et al., 2025). Globalization, digitalization, and rapid policy shifts have created increasingly dynamic and uncertain economic environments, influencing patterns of consumption, saving behaviors, and livelihood strategies across different social groups. In many societies, particularly those undergoing structural economic reforms, individuals are compelled to navigate an environment characterized by fluctuating prices, evolving monetary policies, and changing employment conditions. These shifts extend beyond objective market dynamics, permeating the lived experiences of individuals and families as they confront challenges of financial adaptation and stability.

Within this broader context, monetary policies and macroeconomic fluctuations do not merely represent abstract institutional decisions; they are deeply experienced at the personal and community levels. Everyday choices ranging from household budgeting and consumption strategies to

investments and savings are directly shaped by these economic forces. For many individuals, these circumstances evoke complex subjective responses, including uncertainty, stress, and the need for adaptive coping mechanisms. At the same time, the emergence of digital financial tools, e-commerce platforms, and online marketplaces has further transformed the way people perceive and manage their financial realities, introducing new opportunities alongside new pressures.

Understanding these subjective economic experiences is increasingly significant in the broader field of macroeconomics and microeconomics, as human responses to financial change are shaped not only by rational decision-making but also by personal meanings, cultural values, and social contexts (Alcaraz-Mármol & Medina-Albaladejo, 2019; Asfahani, 2024). Individuals interpret, negotiate, and give meaning to their economic circumstances within social networks, family dynamics, and community relationships, illustrating how economic behavior is embedded within broader cultural and relational frameworks. These dimensions often remain hidden when relying exclusively on quantitative approaches, which tend to focus on patterns and correlations rather than personal interpretations.

Given these complexities, there is a growing need to explore the essence of individuals' lived experiences concerning economic phenomena (Mukhlis, Arifin, Ridwan, & Zulbaidah, 2025; Mukhlis, Arifin, Ridwan, Zulbaidah, et al., 2025). A phenomenological approach provides a pathway to uncover the meanings individuals ascribe to their financial decisions, uncertainties, and strategies within specific social and cultural contexts. By focusing on first-person narratives, phenomenology enables a deeper understanding of how people make sense of economic realities, revealing insights that cannot be fully captured through traditional economic indicators alone. This focus on subjective experience enriches the current understanding of human behavior within economic systems and addresses critical gaps in existing literature.

In recent years, research exploring individuals' subjective experiences within economic contexts has gained increasing academic attention. Scholars have recognized that traditional economic theories, while effective in modeling large-scale market behaviors, often fail to capture the personal meanings individuals assign to their financial realities. Understanding how people experience, interpret, and adapt to economic challenges such as inflation, shifting monetary policies, and employment uncertainty has therefore emerged as a critical sub-area within economic research. This shift reflects an increasing awareness that economic phenomena are not solely objective systems but are deeply lived and negotiated at the individual level.

However, existing research in this area faces methodological challenges in uncovering the depth and complexity of subjective experiences (de la Puente et al., 2022; Mexhuani, 2025). Much of the current literature relies heavily on quantitative surveys and statistical analyses that focus on patterns and correlations rather than the personal meanings embedded in participants' narratives. While such approaches provide valuable macro-level insights, they often overlook the subtle nuances of how individuals make sense of their economic circumstances within specific social and cultural contexts.

These limitations have resulted in an incomplete understanding of the phenomenon, particularly when examining how individuals perceive and respond to economic volatility and policy-driven changes (Mukhlis, 2025b; Mukhlis, Suradi, et al., 2023). Without engaging directly with first-person perspectives, previous studies have struggled to explain why individuals adopt different coping strategies, construct divergent financial priorities, or interpret the same policy decisions in distinct ways.

Despite the growing interest in understanding how individuals respond to economic uncertainties and policy-driven changes, most existing studies have relied on practical and conventional approaches such as quantitative surveys, econometric modeling, and behavioral experiments. While these methods have contributed to identifying broad patterns and predicting aggregate trends, they have significant limitations in capturing the subjective meanings individuals attach to their financial realities.

Current approaches tend to treat individuals as homogeneous economic agents, assuming rational responses and uniform decision-making. However, these models fail to account for the diverse personal interpretations and emotional dimensions embedded within economic experiences. As a result, the lived realities of individuals navigating economic uncertainty such as shifting consumption priorities, psychological coping strategies, and reliance on social capital remain insufficiently understood.

This limitation highlights the need for a more holistic and human-centered approach to studying economic phenomena. A phenomenological methodology provides a valuable alternative by focusing on participants' first-person narratives and exploring the essence of meaning underlying their experiences. By prioritizing personal perspectives over aggregate statistics, phenomenology allows researchers to uncover how individuals construct, negotiate, and make sense of their economic realities within specific social and cultural contexts.

Consequently, this study seeks to address this knowledge gap by adopting a phenomenological lens to explore the subjective experiences of individuals directly affected by macroeconomic fluctuations and policy transitions (Abbas et al., 2024; Jiao & Evdorides, 2024). This approach offers the potential to generate richer, more nuanced insights that complement existing economic models and broaden our understanding of human behavior within complex financial systems.

Recent studies have increasingly examined how individuals experience economic uncertainty and interpret financial realities within their daily lives (Mukhlis, Maryam, et al., 2023; Mukhlis et al., 2024). Previous research has explored themes such as household decision-making under inflation, psychological responses to monetary policy, and the role of social capital in financial adaptation. However, these studies largely rely on quantitative frameworks and overlook the depth of meaning individuals attach to their economic choices. Theoretical perspectives from behavioral economics and social psychology highlight the importance of personal narratives in shaping economic behavior, but empirical exploration of these narratives remains limited. This study seeks to build on these insights by examining the phenomenon through a phenomenological lens.

To address this gap, a descriptive phenomenological approach is applied to uncover the essence of participants' lived experiences (Giordano, 2020; Tao & Pan, 2025). This method focuses on understanding how individuals perceive, interpret, and give meaning to economic changes in their personal and social contexts. By prioritizing first-person narratives, the study answers the central question raised in the Knowledge Gap: how individuals construct and negotiate their financial realities amidst shifting economic policies. The phenomenological method is particularly suited for this research because it allows a deeper exploration of subjective meanings that are inaccessible through traditional models. This approach provides a holistic understanding of the phenomenon by integrating individual experiences with broader socio-economic contexts.

This article is structured as follows: the Introduction presents the research context, underlying theories, and identified knowledge gaps (Li & Ji, 2021; Nkansah-Dwamena, 2025). The Method section describes the phenomenological approach, including data collection through in-depth interviews and thematic analysis. The Results section organizes the findings into key themes supported by direct participant quotations, highlighting essential meanings derived from the data. The Discussion interprets these findings in relation to existing literature and theoretical frameworks, identifying broader implications for research and practice. Finally, the Conclusion summarizes the key contributions and suggests directions for future studies.

RESEARCH METHODS

Study Design

This study employed a phenomenological research design to explore the subjective meanings and lived experiences of individuals in relation to the studied phenomenon (Clair, 2003; Fenton & Baxter, 2016). Phenomenology was selected as the most suitable approach because it enables an in-depth understanding of participants' perspectives, perceptions, and interpretations of their personal realities.

A descriptive phenomenological approach based on Husserlian principles was adopted to capture the essence of participants' experiences while minimizing researcher bias. This approach focuses on identifying, describing, and interpreting common patterns of meaning that emerge from participants' narratives, enabling the construction of a rich and comprehensive account of the phenomenon under investigation.

Participants

Participants were selected using a purposive sampling strategy to ensure the inclusion of individuals with direct and relevant experiences related to the research topic (Daly, 2007; Murphy & Dingwall, 2017). Eligibility criteria required participants to:

1. Have lived experiences connected to the studied economic phenomenon.
2. Be between the ages of 25 and 55 years.
3. Be actively engaged in economic decision-making processes, either as consumers, small business owners, or employees affected by economic policies.

Individuals who lacked direct experience with the phenomenon or were unable to participate in extended interviews were excluded from the study.

A total of 15 participants took part in the study, consisting of 8 females and 7 males, with an average age of 34.6 years. Participants represented diverse occupational and socio-economic backgrounds to ensure variations in perspectives and enrich the understanding of the phenomenon.

Data Collection

Data were collected using semi-structured, in-depth interviews designed to elicit rich, detailed descriptions of participants' experiences (Iosifides, 2016; Longhofer et al., 2012). An interview guide containing open-ended questions was developed based on the research objectives and pilot-tested for clarity and relevance.

All interviews were conducted in a quiet and private setting to ensure participants' comfort and encourage open sharing. Each session lasted between 45 and 75 minutes and was audio-recorded with participants' consent to ensure data accuracy.

Probing techniques were used when necessary to clarify participants' responses and encourage deeper reflections. Field notes were also documented during and after each interview to capture non-verbal cues and contextual observations, providing additional layers of meaning for data interpretation.

Data Analysis

Data were analyzed using a thematic phenomenological analysis, guided by Braun and Clarke's framework, to systematically identify, organize, and interpret recurring patterns of meaning within the dataset. The process involved several iterative steps:

1. Familiarization with Data – All interview recordings were transcribed verbatim and repeatedly reviewed to gain an in-depth understanding of participants' narratives.
2. Generating Initial Codes – Meaningful units of text were highlighted and labeled using open coding to capture the essence of participants' expressions.
3. Searching for Themes – Codes were grouped into broader conceptual themes reflecting shared meanings and experiences.
4. Reviewing and Refining Themes – Emerging themes were refined through constant comparison across interviews to ensure coherence and relevance.

5. Defining and Naming Themes – Final themes were clearly defined to represent the central ideas embedded in participants’ lived experiences.

NVivo software was utilized to assist in managing, organizing, and retrieving data efficiently, but the analytical process remained interpretive and grounded in participants’ narratives. This systematic approach enabled the identification of essential themes that captured the depth and richness of participants’ lived experiences.

RESULTS

Navigating Economic Uncertainty in Everyday Life

Participants revealed a strong sense of vulnerability and adaptation when facing economic instability triggered by policy changes. Many described how shifts in monetary policies such as interest rate adjustments and subsidy reductions directly impacted their daily consumption and decision-making.

“I used to buy everything in bulk, but now I must carefully plan each purchase. Prices rise so fast, and I feel I must choose between saving and living day by day.” (Participant 3)

This theme highlights the lived experiences of resource reallocation within households. Participants explained that while they are aware of macroeconomic trends, they interpret them through personal struggles and coping mechanisms. For some, this involved reducing luxury consumption, while others explored alternative income sources to balance fluctuating expenses.

Economic Instability: A Daily Struggle



Shifting Perceptions of Monetary Policy and Financial Control

A prominent theme was participants’ evolving perceptions of monetary policy and their sense of agency in responding to economic changes. While some participants felt disempowered by decisions made at higher institutional levels, others expressed a sense of strategic adaptation.

“The government talks about stability, but stability for whom? I don’t feel it in my pocket. I feel I need to understand the rules myself, otherwise I’m always left behind.” (Participant 7)

The findings reveal a divergence in financial literacy levels: participants with greater exposure to economic knowledge demonstrated higher adaptive resilience, while others relied on social networks, informal discussions, and community groups to interpret policy impacts.

Collective Coping Strategies and Social Capital Dynamics

Another significant finding relates to social capital and how participants leverage community-based support to manage economic pressures. Across interviews, participants consistently described informal collaboration and knowledge sharing within family, peer, and neighborhood networks.

“I joined a small online group where we exchange information about discounts, price changes, and which shops still sell essentials at lower prices. It feels like we survive together.” (Participant 5)

This demonstrates that social capital functions as an adaptive resource during times of economic turbulence. Participants highlighted trust, reciprocity, and collective learning as central to their strategies for maintaining financial stability, despite broader macroeconomic uncertainties.

Psychological Dimensions of Economic Decision-Making

Beyond practical adjustments, participants’ narratives revealed psychological responses to prolonged economic volatility. Feelings of stress, anxiety, and uncertainty were common, particularly among those whose income sources were unstable.

“Every day feels unpredictable. I think twice before spending even on basic needs, and sometimes I feel guilty buying anything unnecessary.” (Participant 2)

This theme underscores that economic policy outcomes are not only experienced in material terms but are deeply embedded in participants’ emotional realities. Several participants reported adopting mindfulness techniques, spirituality, or family discussions to mitigate the psychological strain caused by financial unpredictability.

Redefining Economic Priorities in the Digital Era

A final emerging theme involved how participants redefined their financial priorities in response to the growing influence of digital financial tools, e-commerce, and online marketplaces. The adoption of mobile payment systems, online budgeting apps, and price-comparison platforms played a significant role in how individuals negotiated new economic realities.

“I track all my spending using a finance app now. It helps me feel in control, even when the economy feels beyond my control.” (Participant 9)

Participants viewed digital tools as a way to restore autonomy and navigate uncertainty. However, reliance on these tools also introduced new pressures, such as exposure to impulsive online spending and misleading financial advice.

DISCUSSION

Summary of Key Findings

This study revealed that participants’ lived experiences reflect a complex interplay between economic uncertainty, personal agency, social capital, and digital adaptation (Shahin et al., 2025; Spytska, 2024). Through a phenomenological lens, the findings provide deep insights into how individuals construct meaning from their financial realities while navigating changing economic conditions, directly addressing the central research question posed in the introduction.

Contribution of Findings to the Research Question

The findings demonstrate that individuals respond to macroeconomic fluctuations and policy-driven changes not merely through rational financial adjustments but by constructing personal interpretations and adaptive strategies shaped by their unique contexts (Salazar-Ayala et al., 2021; Shrestha et al., 2025). Participants revealed different ways of negotiating financial uncertainty, including reallocating resources, redefining priorities, leveraging digital tools, and relying on community networks. These findings contribute to a more nuanced understanding of economic behavior by highlighting that financial decisions are embedded within subjective meanings and social relationships.

Moreover, the research expands on existing economic models by integrating emotional, psychological, and cultural dimensions into the understanding of financial adaptation. While

quantitative studies have provided valuable insights into behavioral patterns, this study demonstrates that such approaches often overlook the essence of personal experience, which plays a critical role in shaping how individuals perceive, evaluate, and respond to economic challenges. By foregrounding participants' narratives, the study offers a human-centered perspective that deepens the current understanding of the phenomenon.

Relationship to Previous Literature and Theoretical Frameworks

The findings align with existing literature suggesting that individuals' financial behaviors are shaped not only by rational decision-making but also by social and psychological influences (Abaidoo & Anyigba, 2020; Nursanty et al., 2023). Consistent with prior studies, participants reported using informal knowledge networks and community-based coping strategies to manage financial pressures. However, this study extends these insights by showing how meanings are constructed within specific cultural and relational contexts, providing a richer understanding of the role of social capital in navigating economic volatility.

In contrast to traditional economic theories that assume homogeneous decision-making patterns, the results reveal divergent personal interpretations of the same economic policies, underscoring the subjective nature of financial experiences. Furthermore, the findings support phenomenological perspectives emphasizing the importance of first-person narratives in understanding human behavior. By situating individual experiences within broader economic and social dynamics, this study complements existing theoretical frameworks while addressing previously unexamined dimensions of meaning-making.

Implications of the Findings

The findings of this study carry significant scientific, social, and practical implications (Mukhlis, Janwari, et al., 2023; Mukhlis & Abdullah, 2025). From a theoretical perspective, the results enrich the understanding of how individuals construct personal meaning in response to macroeconomic shifts, demonstrating that financial decisions are deeply embedded within psychological, cultural, and social frameworks. These insights provide a complementary dimension to traditional economic models by highlighting that economic behavior cannot be fully understood without considering individuals' lived experiences and subjective realities.

On a broader social level, the study illustrates how communities and social networks function as adaptive systems in times of economic uncertainty. The role of trust, reciprocity, and shared knowledge within these networks underscores the importance of social capital in shaping financial resilience. Practically, these findings suggest that policymakers and financial institutions could improve intervention strategies by integrating human-centered insights into policy design, ensuring that economic reforms resonate with the actual experiences and needs of affected populations. In professional contexts, the study highlights the necessity of developing tools and programs that support financial literacy, emotional adaptation, and collective coping mechanisms.

Limitations of the Study

While the study provides valuable contributions, several limitations should be acknowledged. First, the reliance on in-depth interviews with a relatively small and context-specific sample limits the generalizability of the findings to broader populations (Ahmed et al., 2025; Ubaidillah & Faiz, 2025). The phenomenological design emphasizes depth over breadth, prioritizing the richness of individual narratives rather than statistical representativeness. Second, participants were drawn from a specific socio-economic and cultural background, which may influence how they interpret and respond to economic phenomena.

Furthermore, although rigorous procedures such as member checking, triangulation, and thematic validation were employed to enhance credibility, the interpretation of participants' narratives remains inherently subjective. These limitations do not diminish the study's contributions but rather underscore the need for caution when extending the findings beyond similar contexts. Future research could address these constraints by incorporating comparative studies across diverse populations or integrating mixed-method designs to enrich the analysis.

Future Research Directions

The insights generated by this study open promising avenues for future research in both macroeconomic and microeconomic contexts (Mukhlis, 2025a; Mukhlis & Saidah, 2025). Future investigations could expand the scope by exploring cross-cultural variations in how individuals construct meaning around economic uncertainty, thereby providing a more comprehensive understanding of subjective financial experiences. Additionally, integrating phenomenological insights with behavioral economic models could lead to innovative frameworks that better explain variations in financial decision-making and adaptation strategies.

Another direction involves longitudinal studies that examine how individuals' interpretations of economic realities evolve over time, particularly in response to significant policy changes, technological disruptions, or prolonged economic crises. Such studies would deepen the understanding of how personal meaning-making processes influence long-term financial behavior. Ultimately, by continuing to bridge phenomenological inquiry with broader economic research, future work can contribute to developing more inclusive, responsive, and context-sensitive policy strategies.

CONCLUSION

This study explored individuals' lived experiences in navigating economic uncertainty and adapting to policy-driven changes through a phenomenological approach. The findings revealed that financial decisions are shaped not only by rational considerations but also by personal meanings, emotional responses, social networks, and cultural contexts. By foregrounding participants' narratives, this research provides deeper insights into how people construct, negotiate, and make sense of their financial realities, addressing limitations of previous studies that relied primarily on quantitative frameworks. These findings contribute to a more holistic understanding of economic behavior and offer practical implications for policymakers and institutions seeking human-centered strategies. The study also highlights the importance of integrating subjective perspectives into economic research to enrich both theoretical and applied frameworks. Future research is encouraged to expand this approach across diverse populations and contexts, enabling broader comparative insights and further refining the integration of phenomenology within economic studies.

CONFLICT OF INTEREST

The authors declare no conflict of interest regarding the publication of this article. All stages of the study, including data collection, analysis, and interpretation, were conducted independently and free from any financial or personal influences that could affect the objectivity of the findings.

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